



Order Filed on February 11, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

Bank of America, N.A.

In Re:

Luis Rodriguez

Debtor.

Case No.: 18-33719 RG

Adv. No.:

Hearing Date: 2/6/19@ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 11, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Luis Rodriguez

Case No.: 18-33719 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., holder of a mortgage on real property located at 116 Cortland Street, Belleville, NJ 07109, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Michelle Labayen, Esquire, attorney for Debtor, Luis Rodriguez, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by April 17, 2019, or as may be extended by an order extending the loss mitigation period; and

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor reserves its rights to object to an extension of the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the loss mitigation order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the difference between the loss mitigation payment and the regular payment in the event a loan modification is not successful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the pre-petition arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.